

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

In re: : Case No. 10-61205
Thomas R Rowe, Jr.
Darcy E Rowe : Chapter 13
 Debtor(s) Judge: Preston

CHAPTER 13 PLAN FILED UNDER BAPCPA

NOTE: The term "Debtor" as used throughout this Plan shall reference either a single debtor or joint debtors.

<input type="checkbox"/> Original Plan		
<input checked="" type="checkbox"/> Amended Plan; Date Amended: <u>12/10/10</u>		
All pre-confirmation amendments to an original Mandatory Form Plan shall be accomplished by filing a complete Mandatory Form Plan with the changes highlighted or reflected in bold or italic typeface.		
<input checked="" type="checkbox"/> Above Median Income <input type="checkbox"/> Below Median Income	Solvent Estate: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Dividend to Unsecured Creditors: 5%
Debtor Claims to be Eligible for Discharge: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Joint Debtor Claims to be Eligible for Discharge: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Debtor (1) filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code on <u>9/17/2010</u> OR (2) converted this case to a case under Chapter 13 on <u> </u> ("Petition Date").		

A. PAYMENTS

A(1). Plan Payments.

The future earnings of Debtor are submitted to the supervision and control of the Trustee. Debtor shall pay the Trustee the sum of **\$300.00 per month for 1 month, then \$725.00 per month** (enter all step-payments), for a period not to exceed sixty months. Debtor shall commence payments within thirty days of the Petition Date, and distributions shall begin upon confirmation pursuant to § 1326(a). The effective date of the Plan shall be the date of entry of an order confirming the Plan.

From the payments so received, the Trustee shall make disbursements, subject to the Trustee's fee. The disbursement schedule is dependent upon receipt of regular monthly Plan payments. Any increases to monthly mortgage or escrow payments without corresponding changes to the Plan payment may impact the disbursement schedule. The Trustee is authorized within his discretion to calculate the amount and timing of distributions as is administratively efficient.

A(2). Pre-Confirmation Adequate Protection Payments/Lease Payments.

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee, subject to his full fees, to the creditors listed below. Except as provided by § 501(c), secured creditors must file a proof of claim to receive payment. Unless otherwise ordered by the Court, payments will be reserved by the Trustee until confirmation and distributed to these creditors after confirmation. If the case is dismissed or converted prior to confirmation, the Trustee will distribute the reserved payments, pro rata, to the creditors listed below.

Creditor	Lease/PMSI	Property Description	Monthly Adequate Protection Payment
Columbus Metro Federal Credit Union	PMSI	2007 Ford Mustang Good condition	\$10.00
BMW Bank of North America	PMSI	2007 Suzuki Boulevard Good condition	\$10.00
Chase Manhattan	PMSI	2006 Chrysler Town and Country	\$10.00 per month for 1 month, \$100.00 per month thereafter
Citibank Usa/Home Depot	PMSI	washer and dryer	\$5.00

A(3). Administrative Expenses, Attorney Fees, and Priority Payments.

Administrative expenses, attorney fees, and priority payments as required by § 1326(b) shall be paid concurrently with Class 2 claims. The total attorney fee for services as set forth in LBR 2016-1(b)(2)(A) is \$ 3,500.00. Debtor's attorney received \$ 500.00 prior to the Petition Date. The Trustee shall disburse a minimum monthly amount of \$ 200.00 to Debtor's attorney until the balance of \$ 3,000.00 is paid in full. Fees for independent appraisals of real estate will be paid as administrative expenses pursuant to § 503 upon the timely filing of a proof of claim.

B. CLASS 1-CLAIMS SECURED BY REAL PROPERTY

Except as set forth in section B(3), all secured creditors secured only by a security interest in real property shall retain their liens until the later of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law.

B(1). Mortgage Payments Outside Plan.

Regular monthly payments on the following mortgage claims will be paid directly by Debtor, if direct payments are permitted by LBR 3015-1(d)(1):

Creditor	Property Address
Mortgage Electronic Registration Systems	2682 Ashlynn Lane Hilliard, OH 43026

B(2). Conduit Mortgage Payments.

Regular mortgage payments on the following mortgage claims will be paid on a conduit basis by the Trustee, subject to his full fees, beginning with the first calendar month after the Petition Date, if conduit payments are required by LBR 3015-1(d)(1) or proposed by Debtor. The holder of a mortgage claim paid by conduit mortgage payments shall provide the Trustee with written notice of, or shall file an amended proof of claim for, any changes in the monthly mortgage or escrow payments during the term of the Plan. The mortgage claim holder shall also serve a copy of the written notice or amended proof of claim on Debtor and Debtor's attorney. Upon receipt by the Trustee of such written notice, or upon the filing of an amended proof of claim, the Plan shall be deemed modified to permit the Trustee to disburse the amended conduit mortgage payment amount.

Creditor	Property Address	Monthly Conduit Mortgage Payment
-NONE-		

B(3). Liens and/or Mortgages to be Paid as Unsecured Claims.

The following claims secured by a lien and/or mortgage will be paid as unsecured claims concurrent with Class 5 general unsecured claims. Debtor shall file a separate motion or adversary proceeding to determine: (i) whether the property listed below vests free and clear of the lien(s) and/or mortgage(s) pursuant to § 1327 or (ii) whether the lien(s) and/or mortgage(s) listed below may be avoided pursuant to other applicable provisions of the Bankruptcy Code. Notwithstanding § 1327(a), confirmation of the Plan shall not be dispositive of: (i) the valuation of the collateral or (ii) the secured status of the claims. Debtor has standing and authority to file the motion or adversary proceeding; to the extent that the Trustee has standing to bring such action, standing is hereby assigned to Debtor.

Creditor	Property Address	Motion or Adversary Proceeding to be Filed no Later Than:
Mortgage Electronic Registration Systems	2682 Ashlynn Lane Hilliard, OH 43026	within 180 days after confirmation

NOTE: If at any time after confirmation sufficient funds are not available to make a full monthly payment on all Class 1 claims, at the Trustee's discretion, the available funds will be distributed pro rata on Class 1 claims. Any post-petition mortgage arrearages will be paid prior to payment of Class 2 claims.

B(4). Property to be Surrendered.

Debtor will surrender the following real property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description	Estimated Deficiency Amount
-NONE-		

C. CLASS 2—CLAIMS SECURED BY PERSONAL PROPERTY; UNEXPIRED LEASES**C(1). Lien Retention and Interest.**

All secured creditors secured only by a security interest in personal property shall retain their liens until the earlier of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law. Unless otherwise stipulated or provided for below, secured creditors shall be paid interest at the rate of 1 %.

C(2). Claims to Which § 506 Does Not Apply

(a) Debtor shall pay the following claims in full:

Creditor	Property Description	Purchase Date	Estimated Claim Amount	Interest Rate	Minimum Monthly Payment
Columbus Metro Federal Credit Union	2007 Ford Mustang	7/2008	\$19,369.00	4%	\$10.00

(b) The collateral described below shall be surrendered to the secured creditor in full satisfaction of its claim:

Secured Creditor	Property Description
-NONE-	

C(3). Claims to Which § 506 Applies.

(a) Claims listed in this subsection consist of any claims secured by personal property not described above. To the extent a secured creditor's claim is in excess of the collateral value, the balance shall be treated as a Class 5 general unsecured claim. Unless otherwise stipulated or determined by order of the Court, the personal property shall be valued for purposes of § 506 at the lower of the creditor's valuation set forth on its proof of claim or the valuation set forth by Debtor in Schedule B.

Creditor	Property Description	Purchase Date	Scheduled Value of Collateral	Interest Rate	Minimum Monthly Payment
BMW Bank of North America	2007 Suzuki Boulevard	5/2007	\$4,000.00	4%	\$10.00
Chase Manhattan	2006 Chrysler Town and Country	11/2006	\$9,162.00	4%	\$10.00
Citibank Usa/Home Depot	washer and dryer	2006	\$500.00	4%	\$10.00

(b) Debtor will surrender the following property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description	Estimated Deficiency Amount
-NONE-		

C(4). Executory Contracts and Vehicle Leases.

(a) Debtor rejects the following executory contract(s) and/or vehicle lease(s) and any resulting claim shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description
-NONE-	

(b) Debtor assumes the executory contract(s) and/or vehicle lease(s) listed below. Lease payments may only be paid by Debtor if direct payments are permitted by LBR 3015-1(c)(2). Lease payments will be paid by the Trustee if required by LBR 3015-1(c)(2) or proposed by Debtor.

Creditor	Property Description	Monthly Payment	To be Paid Directly by Debtor	To be Paid by Trustee
-NONE-				

NOTE: If at any time after confirmation sufficient funds are not available to make a full monthly payment on all Class 2 claims, at the Trustee's discretion, the available funds will be paid pro rata on Class 2 claims and administrative expense claims.

D. CLASS 3-PRIORITY CLAIMS AND DOMESTIC SUPPORT OBLIGATIONS

D(1). Priority Claims.

Class 3 claims will be paid pro rata and concurrently with Class 4 claims. All allowed claims entitled to priority under § 507(a) shall be paid in full unless: (i) otherwise provided for in § 1322(a), or (ii) the holder of a particular claim agrees to a different treatment of its claim. Any and all pre-petition penalties, and post-petition penalties and interest, that have accrued or will accrue on any such claims shall be treated as Class 5 general unsecured claims and shall not be entitled to priority.

D(2). Domestic Support Obligations.

(a) The following claims are domestic support obligations (DSOs) as defined in § 101(14A). Debtor shall pay all post-petition DSOs directly to the holder of the claim and not through the Trustee. Upon completion of the Plan, Debtor shall certify to the Court that all payments on post-petition DSOs have been made. Pre-petition arrearages on DSOs shall be paid as follows:

Creditor	Name & Address of State CSEA	Estimated Arrearage Amount	To be Paid Directly by Debtor	To be Paid by Trustee
-NONE-				

(b) Name of governmental unit to which a DSO has been assigned, or is owed, or is recoverable by, and the estimated amount of the DSO:

Creditor	Governmental Unit	Estimated DSO Amount	To be Paid Directly by Debtor	To be Paid by Trustee
-NONE-				

E. CLASS 4-SECURED CLAIMS NOT OTHERWISE DESIGNATED

E(1). Payment of Class 4 Claims.

Class 4 claims including pre-petition mortgage arrearages, pre-petition and post-petition lease arrearages, real estate taxes and other secured claims not otherwise designated shall be paid pro rata, concurrently and in full with Class 3 claims.

NOTE: No interest shall be paid on any pre-petition mortgage arrearages as part of the cure of the default if the mortgage was entered into after October 22, 1994.

E(2). Pre-Petition Arrearages on Real Estate Mortgage(s).

Debtor shall cure the following pre-petition mortgage arrearages:

Creditors	Property Address	Estimated Arrearage Amount
-NONE-		

E(3). Arrearages on Assumed Leases and Executory Contracts.

Debtor shall cure the following arrearages on assumed leases and/or executory contracts:

Creditor	Property Address/Description	Estimated Arrearage Amount
-NONE-		

F. CLASS 5-GENERAL UNSECURED CLAIMS

F(1). Unsecured Dividend.

After payment of allowed claims in Classes 1, 2, 3 and 4, allowed general unsecured claims shall be paid a dividend of 5 %.

F(2). Solvency.

If this is a solvent estate, all general unsecured claims shall be paid in full with interest at %, unless otherwise provided.

G. MISCELLANEOUS PROVISIONS

G(1). Co-Debtor Claims.

Co-debtor claims shall be paid as marked below:

Creditor	To be Paid by Co-Debtor as a Contingent Debt	To be Paid in Full with Interest at Rate Specified Below	To be Paid Same Dividend as General Unsecured Claims
-NONE-			

G(2). Sale of Property.

Debtor proposes to sell the real or personal property described below following Trustee and/or Court approval upon notice as required by LBR 6004-1(c)-(f). Debtor shall commit the net proceeds as follows:

Property Address/Description	Date by Which Sale Shall be Completed	Estimated Net Proceeds	Disposition of Net Proceeds
-NONE-			

NOTE: The sale of any property shall comply with LBR 6004-1(c)-(f).

G(3). Tax Returns.

If marked, all tax returns and tax reports due pre-petition have been filed. If not, please specify:

Tax Agency	Type of Tax	Tax Period	Date Return will be Filed
-NONE-			

G(4). Vesting.

Mark one:

Confirmation of the Plan vests all property of the estate in Debtor free and clear of any claim or interest of any creditor provided for by the Plan pursuant to § 1327(b) and (c);

or

Property of the estate shall not vest in Debtor upon confirmation but shall remain property of the estate until the case is dismissed, converted, or a discharge is issued, whichever occurs first.

G(5). Other Events

If any of the following occurs, Debtor shall fully and timely disclose the event to the Trustee and shall file any appropriate notice, application and/or motion with the Trustee and/or Court:

- Any change in marital status or child/spousal support payments;
- Any change in employment;
- Any change of address; and/or
- Any financial recovery to which Debtor becomes entitled for any reason, including without limitation, any personal injury claim, employment claim, workers' compensation claim, unemployment claim, inheritance, life insurance benefits, lottery proceeds or property settlement.

G(6). Insurance Information.

As of the Petition Date, Debtor's property is insured as follows:

Property Address/Description	Insurance Company	Policy Number	Full/Liability	Agent and Contact Information
2682 Ashlynn Lane Hilliard, OH 43026	State Farm		Full Coverage	McClaskie 614-777-9777
2006 Chrysler Town and Country	State Farm		Full Coverage	McClaskie 614-777-9777
2007 Ford Mustang Good condition	State Farm		Full Coverage	McClaskie 614-777-9777
2007 Suzuki Boulevard Good condition	State Farm		Full Coverage	McClaskie 614-777-9777

G(7). Casualty Loss Insurance Proceeds (Substitution of Collateral).

If a motor vehicle is substantially damaged while subject to an unpaid secured claim, Debtor shall have the option, upon the filing of an appropriate motion, of using the proceeds of any insurance payable due to loss of the vehicle to: (i) repair the vehicle, (ii) pay off the balance of the secured claim if the secured creditor is a named loss payee on the policy, or (iii) substitute the collateral by purchasing a replacement vehicle. If Debtor purchases a replacement vehicle, the vehicle shall have a value not less than the balance of the unpaid secured claim, the lien of the creditor shall be transferred to the replacement vehicle, and the Trustee will continue to pay the allowed secured claim. Debtor may not purchase a replacement vehicle without Trustee and/or Court approval as required by LBR 4001-3(b)-(d).

G(8). Post-Petition Debt.

Debtor shall not incur any non-emergency consumer debt in excess of \$1,000 without Trustee and/or Court approval. LBR 4001-3(b)-(d).

H. SPECIAL PROVISIONS

The Special Provisions listed below, if any, are restricted to those items applicable to Debtor's particular circumstances.

NOTE: Special Provisions shall **NOT** contain a restatement of provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure or the Local Bankruptcy Rules, nor shall this section contain boilerplate language regarding the treatment of mortgages, mortgage arrearages, proofs of claim, consumer protection provisions or the like. *See* General Order No. 7.

Special Provisions:

1. Chela - Debtors' student loan debt shall be treated as a long term debt pursuant to 11 USC 1322(b)(5) and paid outside of the Plan.
2.
3.

The undersigned hereby certify(ies) that the Plan does not contain any alterations to the text of the Mandatory Form Plan, except as authorized by order of the Court.

Debtor

/s/ Thomas R Rowe, Jr.

Thomas R Rowe, Jr.

Dated:

December 10, 2010

Joint Debtor

/s/ Darcy E Rowe

Darcy E Rowe

Dated:

December 10, 2010

Case Attorney:

/s/ John F. Cannizzaro

John F. Cannizzaro 0005096

Dated:

December 10, 2010

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In Re:

Thomas R. Rowe, Jr.
Darcy E. Rowe
Debtors

Case # 10-61205
Chapter 13
Judge Preston

NOTICE

Thomas & Darcy Rowe, the Debtors herein, have filed papers with the Court on an Amended Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to grant the Debtors' amended plan, or if you want the Court to consider your views on the amended plan, then on or before 21 days after the date of service contained in the Certificate of Service, you or your attorney must file a written response to the amended plan, explaining your position, at:

United States Bankruptcy Court Clerk
170 N. High Street
Columbus, OH 43215

If you mail your response to the Court for filing, you must mail it early enough so the Court will receive it on or before time expires for filing the response.

You must also mail a copy to:

John F. Cannizzaro, Attorney at Law
302 S. Main Street
Marysville, OH 43040

Frank M. Pees, Chapter 13 Trustee
130 E. Wilson Bridge Rd. # 200
Worthington, OH 43085

U.S. Trustee's Office
170 N. High St., # 200
Columbus, OH 43215

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the amended plan and may enter an Order granting that relief.

Date December 10, 2010

/s/ John F. Cannizzaro
John F. Cannizzaro
Attorney at Law

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In Re:

Thomas R. Rowe, Jr.
Darcy E. Rowe
Debtors

Case # 10-61205
Chapter 13
Judge Preston

CERTIFICATE OF SERVICE

I hereby certify that on December 10, 2010 a copy of the foregoing Amended Chapter 13 Plan was served on the following registered ECF participants, electronically through the court's ECF system at the email address registered with the court:

Frank Pees, Chapter 13 Trustee
U.S. Trustee's Office

And on the following by ordinary U.S. Mail addressed to:

Thomas & Darcy Rowe, 2682 Ashlynn Lane, Hilliard, OH 43026
All creditors on the attached matrix

/s/ John F. Cannizzaro
John F. Cannizzaro #0005096
CANNIZZARO, BRIDGES,
JILLISKY & STRENG, LLC
302 South Main Street
Marysville, Ohio 43040
Telephone: 937-644-9125
Fax: 937-644-0754
jsheets@cfbjlaw.com

Label Matrix for local noticing

0648-2

Case 2:10-bk-61205

Southern District of Ohio

Columbus

Fri Dec 10 16:38:54 EST 2010

American Bank

9001 Edmonston Road

Suite 199

Greenbelt, MD 20770-4074

Recovery Management Systems Corporation

25 SE 2nd Avenue, Suite 1120

Miami, FL 33131-1605

United States Bankruptcy Court

170 North High Street

Columbus, OH 43215-2414

Amex

c/o Beckett & Lee

Po Box 3001

Malvern, PA 19355-0701

Asst US Trustee (Col)

Office of the US Trustee

170 North High Street

Suite 200

Columbus, OH 43215-2417

(p)BB AND T

PO BOX 1847

WILSON NC 27894-1847

BB&T

Po Box 2027

Greenville, SC 29602-2027

(p)BMW FINANCIAL SERVICES

CUSTOMER SERVICE CENTER

PO BOX 3608

DUBLIN OH 43016-0306

Bank Of America

4060 Ogletown/Stanton Rd

Newark, DE 19713

Bmw Financial Services

5550 Britton Parkway

Hilliard, OH 43026-7456

Cap One Na

Attn: Bankruptcy

Po Box 30273

Salt Lake City, UT 84130-0273

Capital Management Service

726 Exchange St #700

Buffalo, NY 14210-1464

Capital One, N.a.

C/O American Infosource

Po Box 54529

Oklahoma City, OK 73154-1529

Chase

Po Box 15298

Wilmington, DE 19850-5298

Chase Auto Finance

c/o Mary Lautenbach

National Bankruptcy Dept

201 N. Central Avenue AZ1-1191

Phoenix, AZ 85004-0073

Chase Bank USA, N.A.

PO Box 15145

Wilmington, DE 19850-5145

Chase Bank USA,N.A

c/o Creditors Bankruptcy Service

P O Box 740933

Dallas,Tx 75374-0933

Chase Manhattan

Attn: Bankruptcy Research Dept

3415 Vision Dr

Columbus, OH 43219-6009

Chela

Attn: Bankruptcy

Po Box 9500

Wilkes-Barre, PA 18773-9500

Citibank Usa

Attn.: Centralized Bankruptcy

Po Box 20363

Kansas City, MO 64195-0363

Citibank Usa/Home Depot

Attn.: Centralized Bankruptcy

Po Box 20363

Kansas City, MO 64195-0363

Columbus Dod Fed Cu

3990 E Broad St

Columbus, OH 43213-1152

Columbus Metro Federal Credit Union

4000 E Broad St

Columbus OH 43213-1140

Department Stores National BankMacy's

Bankruptcy Processing

PO Box 8053

Mason OH 45040-8053

Discover Bank

Dfs Services LLC

PO Box 3025

New Albany OH 43054-3025

Discover Fin

Attention: Bankruptcy Department

Po Box 3025

New Albany, OH 43054-3025

Fia Card Services NA As Successor In Interes

Bank of America NA and Mbna America Bank

1000 Samoset Drive

DE50230303

Newark DE 19713-6000

Ford Motor Credit Company LLC

PO Box 6275

Dearborn, MI 48121-6275

HSBC Mortgage Services

636 Grand Regency Blvd.

Brandon, FL 33510-3942

HSBC Mortgage Services, Inc.
servicer for 123 Loan LLC
PO Box 21188
Eagan MN 55121-0188

Hsbc Best Buy
Attn: Bankruptcy
Po Box 5263
Carol Stream, IL 60197-5263

Hsbc/ms
Po Box 3425
Buffalo, NY 14240-3425

Kohls
Attn: Recovery Dept
Po Box 3120
Milwaukee, WI 53201-3120

Macys/fdsb
Macy's Bankruptcy
Po Box 8053
Mason, OH 45040-8053

Mortgage Electronic Registration Systems
P.O. Box 2026
Flint, MI 48501-2026

National Capital Management, LLC.
8245 Tournament Drive
Suite 230
Memphis, TN 38125-1741
USA

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
POB 41067
Norfolk VA 23541-1067

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Roundup Funding, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

Sallie Mae Inc. on behalf of
United Student Aid Funds, Inc.
Attn: Bankruptcy Litigation Unit E3149
P.O. Box 9430
Wilkes-Barre, PA 18773-9430

Sams Club
Attention: Bankruptcy Department
Po Box 105968
Atlanta, GA 30348-5968

Sears/cbsd
Po Box 20363
Kansas City, MO 64195-0363

Shell Oil / Citibank
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195-0507

Darcy E Rowe
2682 Ashlynn Lane
Hilliard, OH 43026-9352

Frank M Pees
130 East Wilson Bridge Road
Suite 200
Worthington, OH 43085-2391

John F Cannizzaro
302 South Main Street
Marysville, OH 43040-1556

Thomas R Rowe Jr.
2682 Ashlynn Lane
Hilliard, OH 43026-9352

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

BB&T
PO Box 1847
Wilson, NC 27894-1847

BMW FINANCIAL SERVICES
PO BOX 3608
DUBLIN, OHIO 43016

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)HSBC Mortgage Services, Inc

(u)JPMorgan Chase Bank, NA

(u)BMW Bank of North America

(d) Columbus Metro Federal Credit Union
4000 E. Broad St
Columbus, OH 43213-1140

End of Label Matrix	
Mailable recipients	47
Bypassed recipients	4
Total	51